



Brokers, Agents and Navigators Advisory Committee Meeting

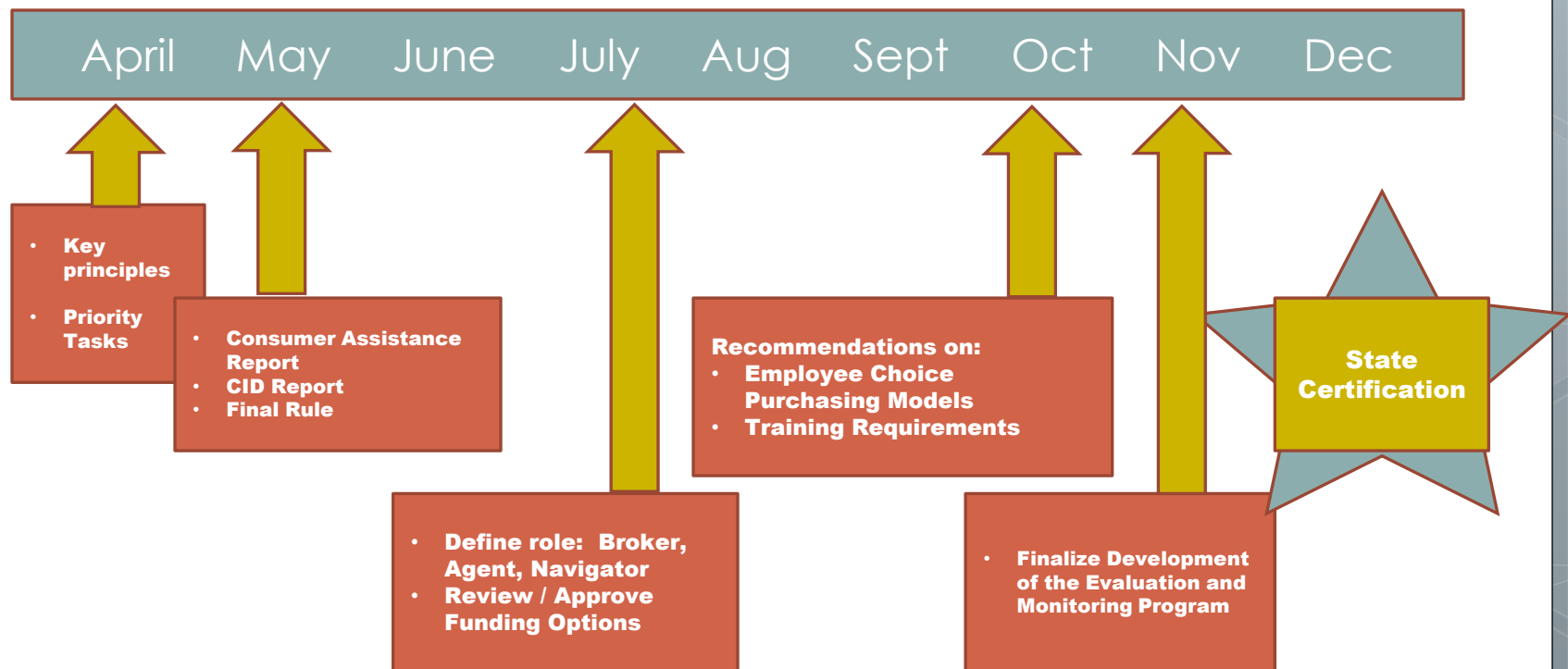
**Connecticut Health Insurance Exchange
April 10, 2012**

Agenda

- Welcome and Introductions (12:30-12:45)
- Committee Focus (12:45-1:00)
- Discussion of Guiding Principles (1:00-1:30)
- Priority Tasks and Resources (1:30-2:00)
- Key points on Final Rule (2:00-2:20)
- Next Steps (2:20-2:30)
 - CID Summary on Broker/Agent Licensing Requirements
 - Issue brief on Final Rule
 - KPMG report on Consumer Assistance Programs
- Public Comment (2:30-2:45)

Brokers, Agent, Navigator

Committee Focus: State Certification



Committee | Matrix

- Overlap of issues / responsibilities will require coordination and collaboration on a number of these areas across Advisory Committees.
- Agreeing on common set of guiding principles to guide decision-making should help reduce – but may not eliminate – conflicting recommendations.
- Staff will work with each Advisory Committee to apprise members of each AC's activities.

Committee | Guiding Principles

- The Exchange should leverage the expertise of brokers, agents and community-based organizations to help consumers evaluate their health coverage choices and enroll in coverage
- Navigators should include a broad and diverse group of individuals and organizations that reflect the different populations that will be eligible to enroll in coverage through the Exchange

Committee | Guiding Principles

- The Navigator program should be coordinated with other public health coverage programs (e.g., Medicaid, HUSKY) to ensure consumers are provided information on their appropriate health coverage options
- The financing of the Navigators program should be structured to enable the Exchange to sustain the program on an ongoing basis

Priority Tasks and Available Resources

Deadline	Priority Tasks	Resources/Action
April 2012	Establish key principles for Committee (e.g., leverage existing resources and expertise; support consumers in the selection of a QHP)	Best practices; Consultant; Report to Board
May 2012	Review KPMG report on consumer assistance resources that may be leveraged by the Exchange	KPMG report
	Review broker / agent role in the market and state licensure requirements	CID Summary
	Review of Final Rule briefing summary on Broker/Agent/Navigators	RLCarey Consulting
June 2012	Define role of Navigators and brokers / agents in the Exchange	Exchange staff / consultant report; Report to Board
	Review funding options for Navigator program and develop recommendations	Exchange staff / consultant report; Report to Board

Priority Tasks and Available Resources (2)

Deadline	Priority Tasks	Resources/Action
October 2012	Review employee choice purchasing models for the SHOP Exchange; review SHOP Advisory Committee recommendations	Exchange staff / consultant report on purchasing options; SHOP Advisory Committee Report to Board
November 2012	Review training requirements for Navigators; prepare recommendations	Exchange staff / consultant report on Navigator training; Report to Board
	Review evaluation and monitoring program for Navigators and brokers; prepare recommendations	Exchange staff / consultant report on evaluation and monitoring; Report to Board

HHS Final Rule | Navigator Key Points

- Navigators are private or public entities qualified, and licensed, if appropriate, to carry out at least three of the following duties:
 - Maintain expertise in eligibility, enrollment, and program specifications and conduct public education activities to raise awareness of the Exchange;
 - Provide information and services in a fair, accurate and impartial manner;
 - Facilitate selection of a QHP
 - Provide referrals to appropriate state agencies for any enrollee with a grievance, complaint or question; and
 - Provide information in a culturally and linguistically appropriate manner.

HHS Final Rule | Navigator Key Points

- Navigators must:
 - Demonstrate that they have existing relationships, or could readily establish relationships, with employers and employees, consumers (including uninsured and underinsured), or self-employed individuals likely to be eligible to enroll through the Exchange;
 - Meet any licensing or certification standards;
 - Not have a conflict of interest; and,
 - Comply with privacy and security standards.

HHS Final Rule | Navigator Key Points

- In addition to community and consumer-focused non-profit groups, Navigators must include at least one of the following categories:
 - Trade, industry and professional associations;
 - Commercial fishing, ranching and farming organizations;
 - Chambers of commerce;
 - Unions;
 - Small Business Association resource partners
 - Licensed agents and brokers; and
 - Other private/public entities that meet Navigator requirements.

HHS Final Rule | Navigator Key Points

- Navigators must not:
 - Be a health insurer;
 - Be a subsidiary of a health insurer;
 - Be an association that includes members or, or lobbies on behalf of, the insurance industry;
 - Receive any compensation – financial or otherwise – from any health insurer in connection with enrolling an individual or employees in a health plan, either inside or outside the Exchange.

HHS Final Rule | Navigator Key Points

- The Exchange must develop and publicly disseminate:
- Conflict of interest standards
- Training standards to ensure expertise in:
 - Needs of underserved and vulnerable populations;
 - Eligibility and enrollment rules and procedures;
 - Qualified Health Plan options and other publicly-subsidized health coverage programs; and
 - Privacy and security requirements.

HHS Final Rule | Brokers Key Points

- State may permit brokers/agents to:
 - Enroll individuals, employers and employees in any QHP, inside or outside the Exchange;
 - Assist individuals in applying for advance premium tax credits and reduced cost sharing for QHPs.
- Brokers/agents that help people enroll through the Exchange must comply with terms of an agreement between the agent/broker and the Exchange.

HHS Final Rule | Brokers Key Points

- Brokers/agents must:
 - Register with the Exchange in advance of assisting individuals enroll in coverage;
 - Receive training in QHP options and other publicly subsidized insurance programs; and
 - Comply with privacy and security standards.

Committee | Next Steps

You will be provided the following documents by April 30 to review and discuss during the May Meeting:

- CID Summary on Regulations and Requirements
- Summary brief on Final Rule
- KPMG report on Consumer Assistance Programs

Next Meeting: Tuesday, May 8th 1:00 – 3:00

Location TBA. Meeting transcription posted to webpage by 4/20.